

## **REMARKS**

Applicants reply to the Final Office Action mailed on November 16, 2006 within two months. Thus Applicants request an Advisory Action, if necessary. Claims 1-3, 5-9, 11-14, and 16 were pending in the application and the Examiner rejects claims 1-3, 5-9, 11-14, and 16. Support for the amendments may be found in the originally-filed specification, claims, and figures. No new matter has been introduced by these amendments. Reconsideration of this application is respectfully requested.

### **Claim Objections**

The Examiner objects to claims 5 and 11 due to claim dependency on claims that are canceled and removed from examination. Applicants amend claims 5 and 11 to remedy the dependency informalities.

### **Rejection under 35 U.S.C. § 102(e)**

The Examiner rejects claims 1-3, 5-9, 11-14, and 16 under 35 U.S.C. § 102(e) as being anticipated by Lawlor et al., U.S. Patent Publication No. 2002/0038289 ("Lawlor"). Applicants respectfully traverse this rejection.

Lawlor generally discloses a home banking and bill-pay system using a specialized terminal that is placed in a home. Specifically, the Lawlor system enables bank account holders to interact with a main banking server by way of a standard Point of Sale (POS) or Automated Teller Machine (ATM) network. The Lawler system is disclosed with the pretext that many bank account holders either do not have access to a personal computer or are not prone to use a personal computer in order to participate in online banking. Thus, Lawlor attempts to overcome these problems by providing a dedicated, in-home, ATM-like terminal that is user friendly.

Lawler further discloses that the terminal enables users to pay bills without writing and mailing checks, obtaining account balances, and conducting funds transfer between accounts. However, Applicants note that in disclosing the funds transfer process, Lawler facilitates this process through a Point of Sale (POS) debit to a first account, and a POS credit to a second account. Those skilled in the art would immediately appreciate the distinguishing features of a POS network; namely that it is a private network. A private network is generally defined as a network that can be connected to the Internet; yet, is further isolated from the Internet. In other words, a private network may utilize the infrastructure of the Internet to facilitate private communications between parties. However traffic over such private network is confined to the

private network and traffic outside of the private network is unable to obtain entrance into the private network. While both utilize the Internet, a distinction between a private network and the World Wide Web (WWW) must be drawn; one is exclusive and the other is inclusive.

Lawlor specifically teaches against "PC-based home banking" utilizing the World Wide Web. For example, Lawlor discloses that, "PC-Based home banking is not yet a practical reality for most consumers" (paragraph 0010). In support of this assertion, Lawlor discloses that, "the dream of a world-wide network of home computers providing a vast array of electronic services to a majority of the inhabitants of industrialized nations has simply not been realized" (paragraph 0005, emphasis added). As such, Lawlor does not disclose or suggest at least a, "method for a client to authorize an automated clearing house (ACH) transaction via the world wide web, the method comprising the steps of: prompting the client to enter authentication credentials to access an online web interface to a financial provider network," and "allowing the client to access the online web interface when the authentication credentials are verified, wherein the online web interface enables the client to define ACH transaction parameters including whether the ACH transaction is at least one of one-time, recurring, and scheduled," as similarly recited by independent claims 1, 7, and 13.

Claims 2, 3, 5, 8, 9, 11, 14, and 16 variously depend from independent claims 1, 7, and 13. Applicant asserts that claims 2, 3, 5, 8, 9, 11, 14, and 16 are differentiated from the cited reference for at least the same reasons set forth above, as well as in view of their own respective features.

Applicants respectfully submit that the pending claims are in condition for allowance. No new matter is added in this Reply. The Commissioner is hereby authorized to charge any fees which may be required, or credit any overpayment, to Deposit Account No. 19-2814. Applicants invite the Examiner to telephone the undersigned, if the Examiner has any questions regarding this Reply or the present application in general.

Respectfully submitted,

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